

Fill in this information to identify the case:

Debtor 1 frederick Wilhelm

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of PA
(State)

Case number 17-00068

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: M&T Bank Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account: 4 9 9 8

Property address: 1110 Path Valley
Number Street

Fort Loudon PA 17224
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☒ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ 6702.05

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$
- c. **Total.** Add lines a and b. (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11/08/2022
MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x Kiara Hughes
Signature

Date 10/28/2022

Print

Kiara

First Name

Middle Name

Hughes

Last Name

Title

Bankruptcy Specialist

Company

M&T Bank

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

Street

City

State

ZIP Code

Contact phone

(800) 837-7694 ext 8421

Email

khughes1@mtb.com

NAME:	FREDERICK H WILHELM JR
LOAN NO:	
DATE FILED:	1/9/17
CASE #:	17-00068-MDF
POC #	

Date received	Amount received	Received to date	Remaining Balance	Applied to
			\$40,739.89	
5/23/2018	\$334.82	\$334.82	\$40,405.07	pmts
8/21/2018	\$894.44	\$1,229.26	\$39,510.63	pmts
10/22/2018	\$2,324.23	\$3,553.49	\$37,186.40	Pmts
1/18/2019	\$894.44	\$4,447.93	\$36,291.96	Pmts
2/28/2019	\$701.35	\$5,149.28	\$35,590.61	Pmts
3/29/2019	\$1,306.18	\$6,455.46	\$34,284.43	Pmts
5/16/2019	\$797.89	\$7,253.35	\$33,486.54	Pmts
6/18/2019	\$1,608.58	\$8,861.93	\$31,877.96	520 BPOs, 112 Insp, 8 LC 968.58 Atty
8/15/2019	\$1,420.72	\$10,282.65	\$30,457.24	Atty
10/28/2019	\$1,833.75	\$12,116.40	\$28,623.49	1796.91 Attny, 36.84 pmnts
12/31/2019	\$2,014.02	\$14,130.42	\$26,609.47	2009.17 Atty 4.85 LC
3/24/2020	\$2,717.99	\$16,848.41	\$23,891.48	5.98 LC 2171.92 Pmt
7/14/2020	\$1,920.00	\$18,768.41	\$21,971.48	1503.42 Atty 416.58
10/20/2020	\$248.73	\$19,017.14	\$21,722.75	PMTS
11/6/2020	\$1,292.61	\$20,309.75	\$20,430.14	Pmts
12/31/2020	803.02	\$21,112.77	\$19,627.12	pmts
2/23/2021	1483.65	\$22,596.42	\$18,143.47	pmts
5/28/2021	1470.26	\$24,066.68	\$16,673.21	pmts
7/20/2021	169.58	\$24,236.26	\$16,503.63	pmts
8/31/2021	1096.24	\$25,332.50	\$15,407.39	pmts
9/21/2021	843.37	\$26,175.87	\$14,564.02	pmts
10/29/2021	590.51	\$26,766.38	\$13,973.51	pmts
11/23/2021	807.07	\$27,573.45	\$13,166.44	pmts
12/22/2021	561.46	\$28,134.91	\$12,604.98	pmts
1/28/2022	807.06	\$28,941.97	\$11,797.92	pmts
2/24/2022	561.47	\$29,503.44	\$11,236.45	pmts
3/25/2022	982.4	\$30,485.84	\$10,254.05	pmts
4/22/2022	1227.99	\$31,713.83	\$9,026.06	pmts
5/24/2022	982.4	\$32,696.23	\$8,043.66	pmts
7/22/2022	1227.99	\$33,924.22	\$6,815.67	pmts
10/18/2022	113.62	\$34,037.84	\$6,702.05	pmts
		\$34,037.84	\$6,702.05	

Claim	Amount Claimed	PAID	DUE
Pmts	31,762.26	25,060.21	6,702.05
LC	558.83	558.83	0.00
Title	0.00		0.00
BPO	520.00	520.00	0.00
Prop Ins.	112.00	112.00	0.00
Attorney	7,786.80	7,786.80	0.00
Total	40,739.89	34,037.84	6,702.05